

**Fig. 1**

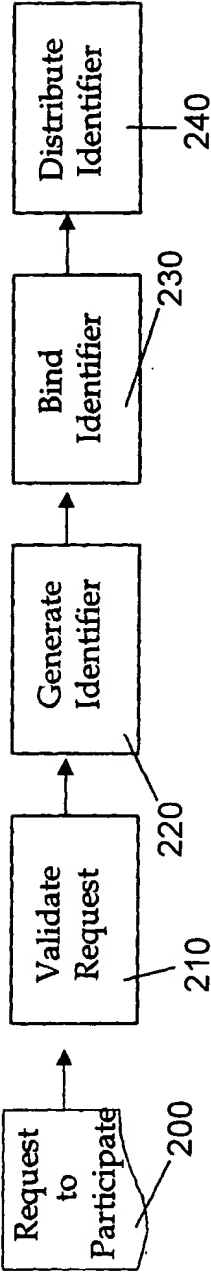


Fig. 2

<u>AUTHENTICATION METHOD</u>	<u>EXAMPLES</u>
WHAT THE USER KNOWS	A SECRET PASSWORD, PIN NUMBER, CREDIT CARD NUMBER AND EXPIRATION DATE, MOTHER'S MAIDEN NAME
WHAT THE USER HAS	AN ATM CARD, CREDIT CARD, SMART CARD, PRIVATE KEY STORED ON AN ENCRYPTED FILE ON A PC
WHAT THE USER IS	BIOMETRIC VERIFICATION SUCH AS VOICE PRINTS, IRIS SCAN, SIGNATURE VERIFICATION, THUMB SCAN, ETC.

**Fig. 3**



**Fig. 4**

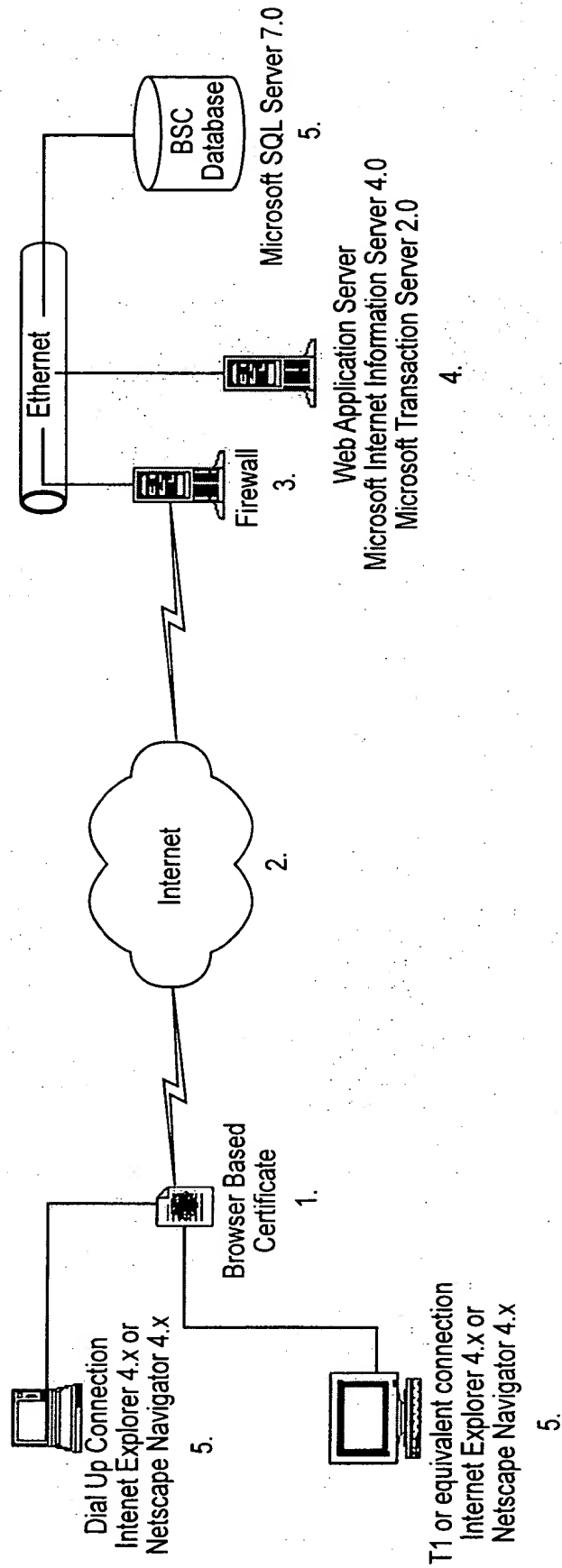
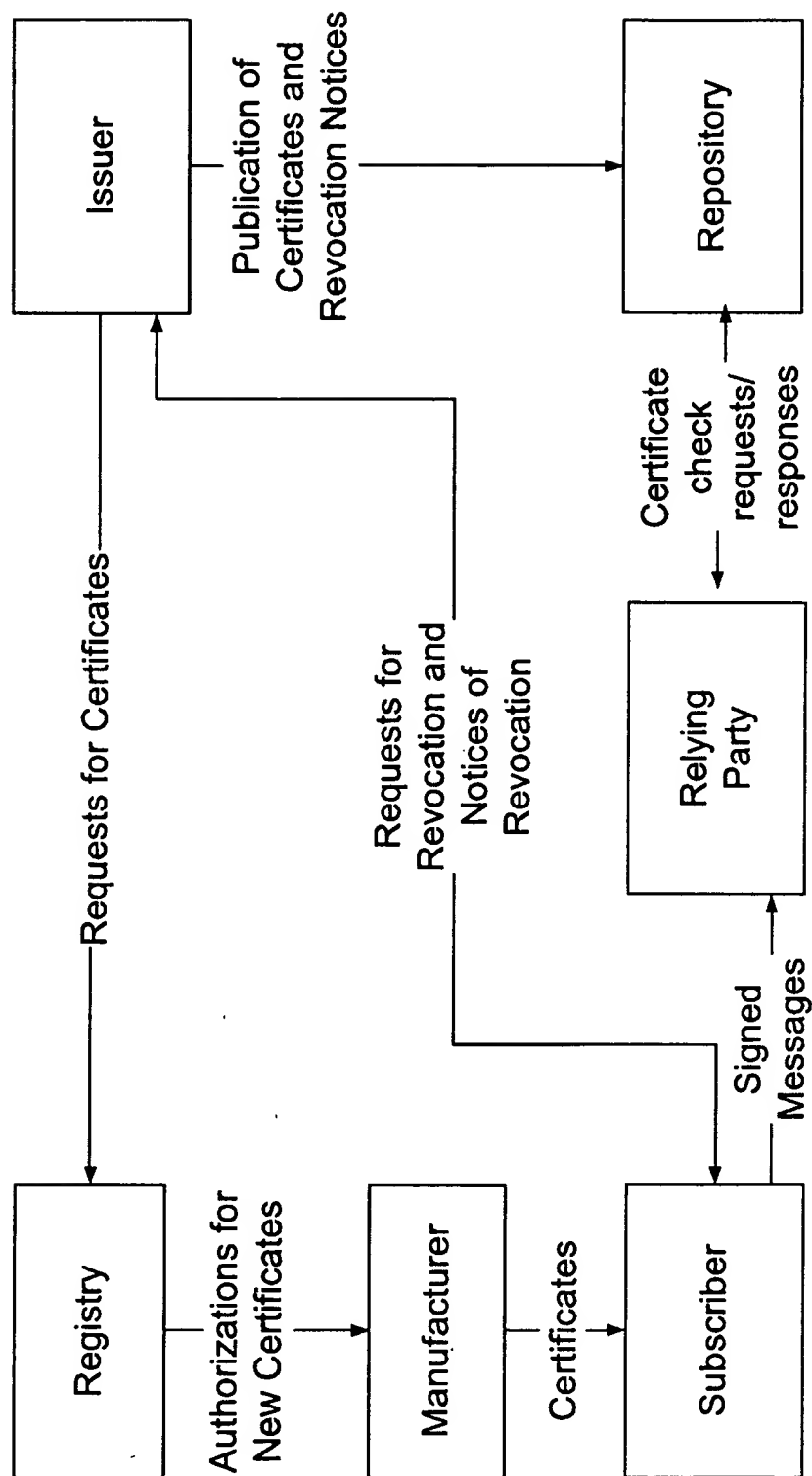


Fig. 5



**Fig. 6**

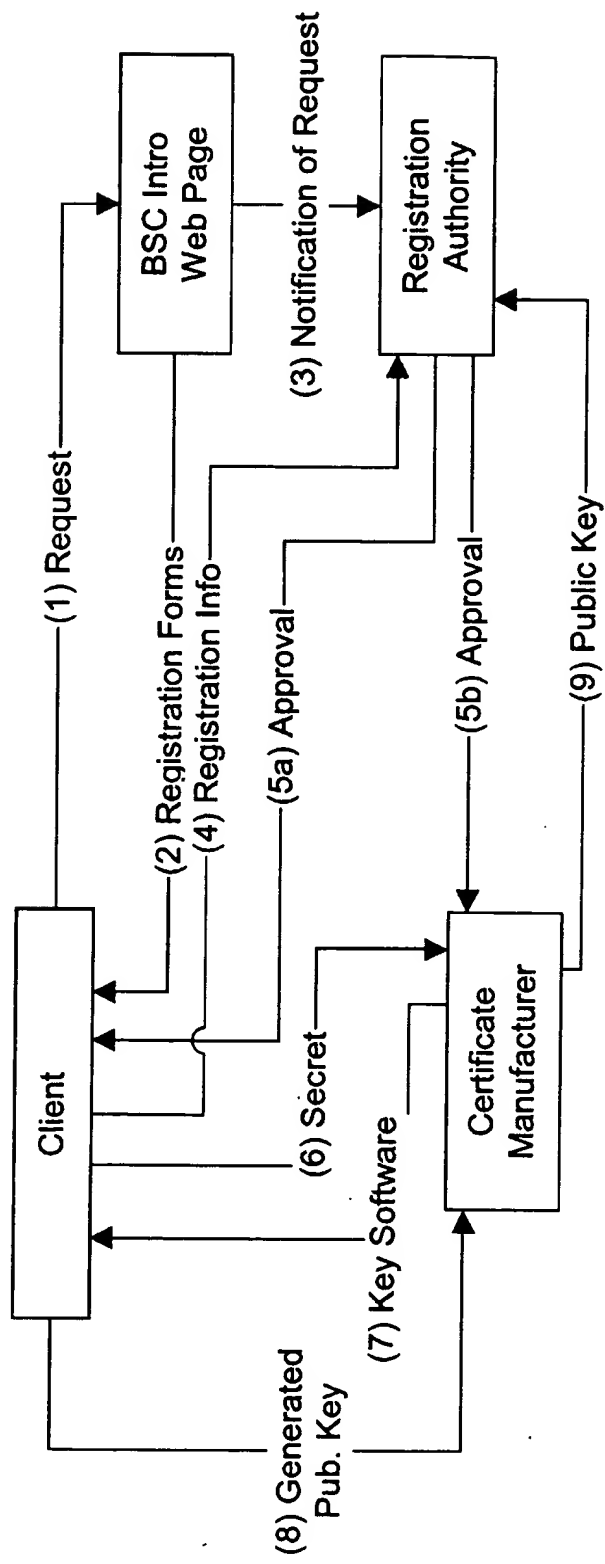
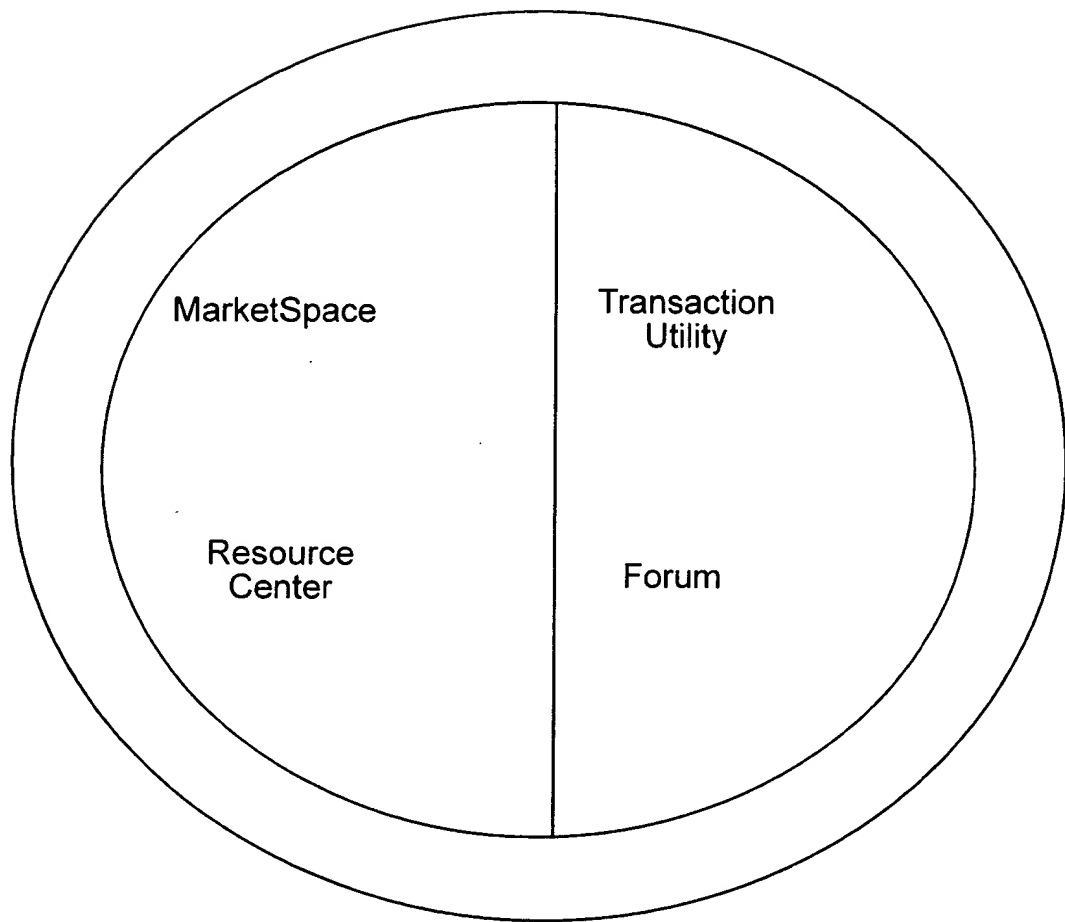


Fig. 7



**Fig. 8**



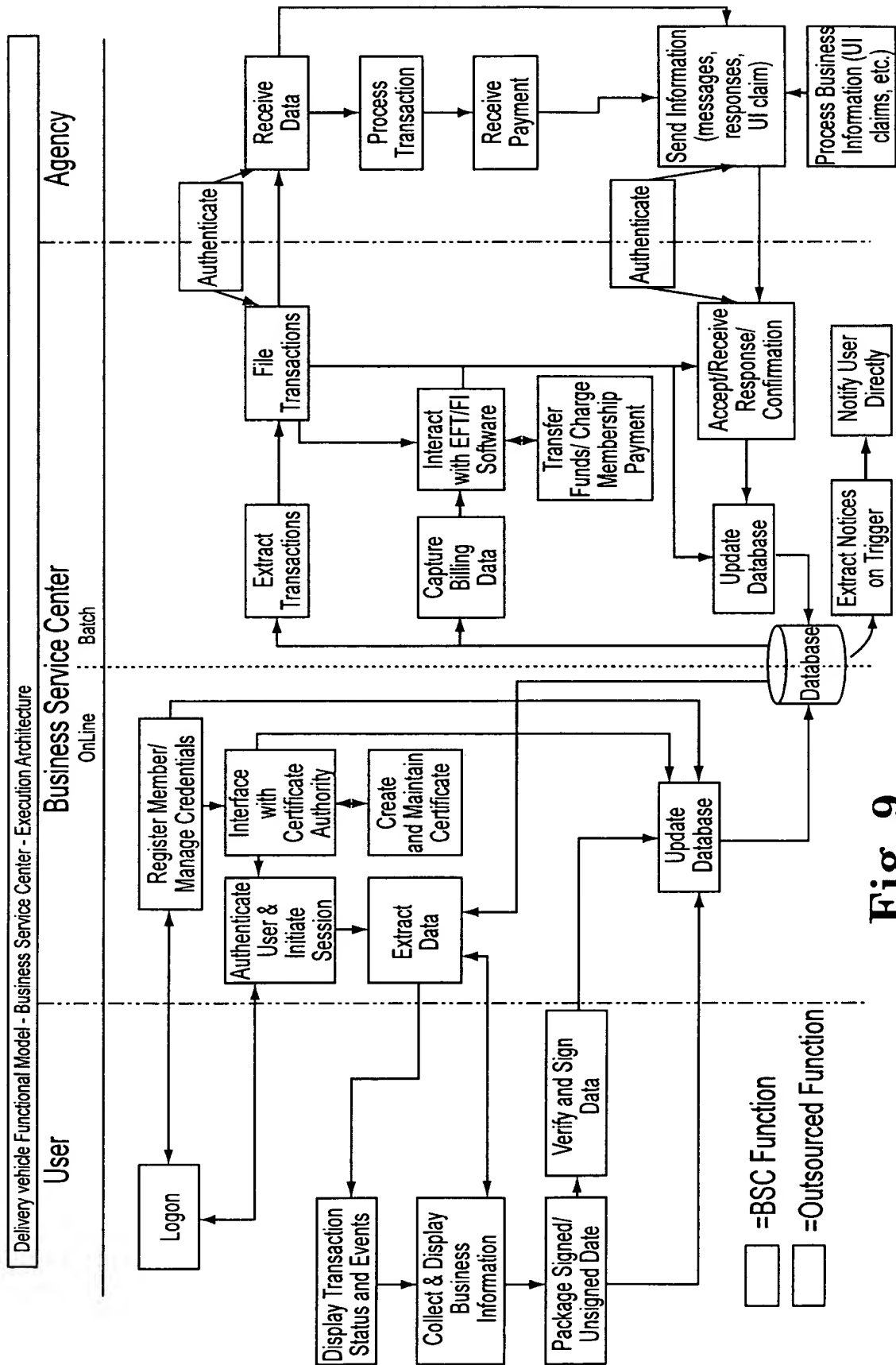
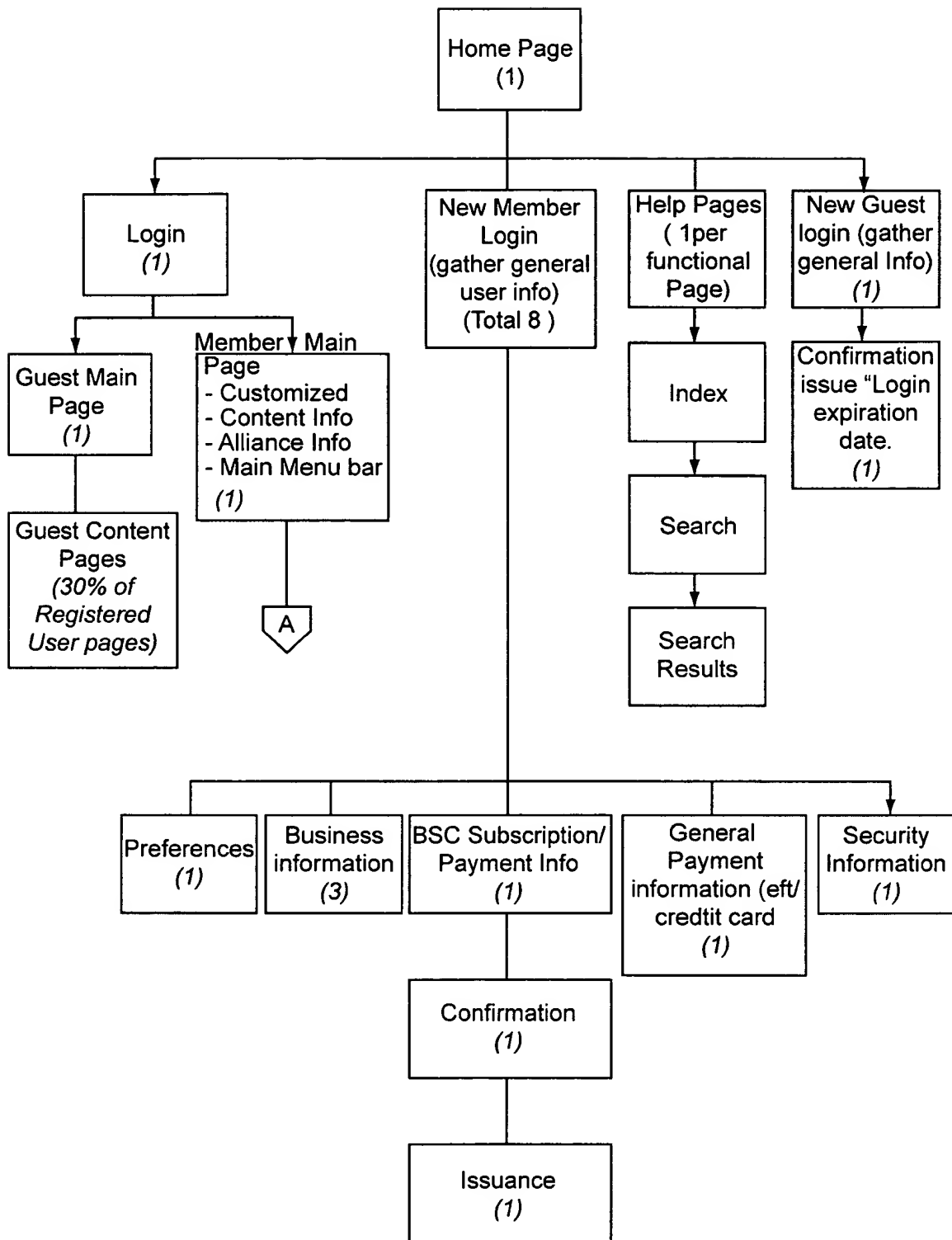
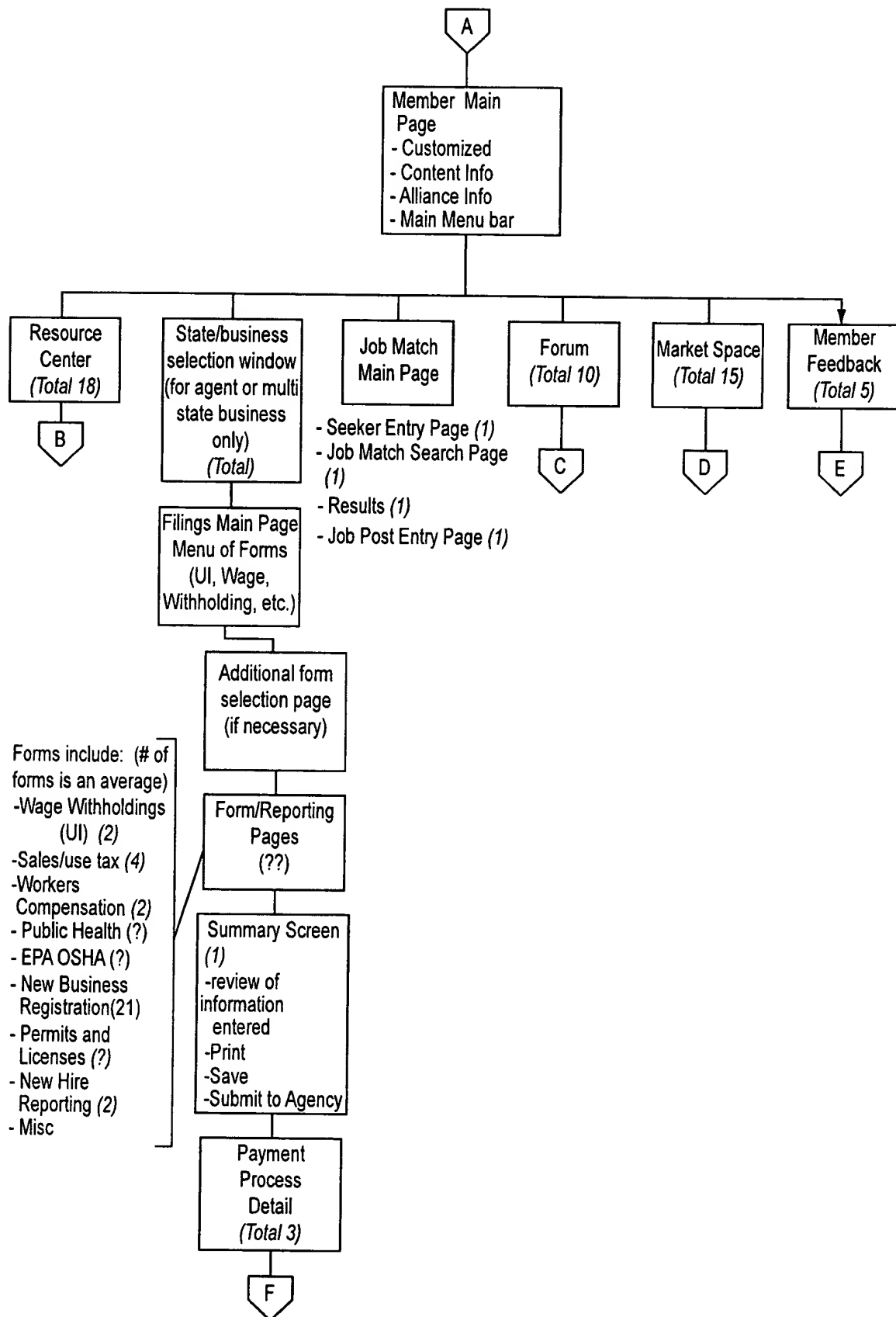


Fig. 9

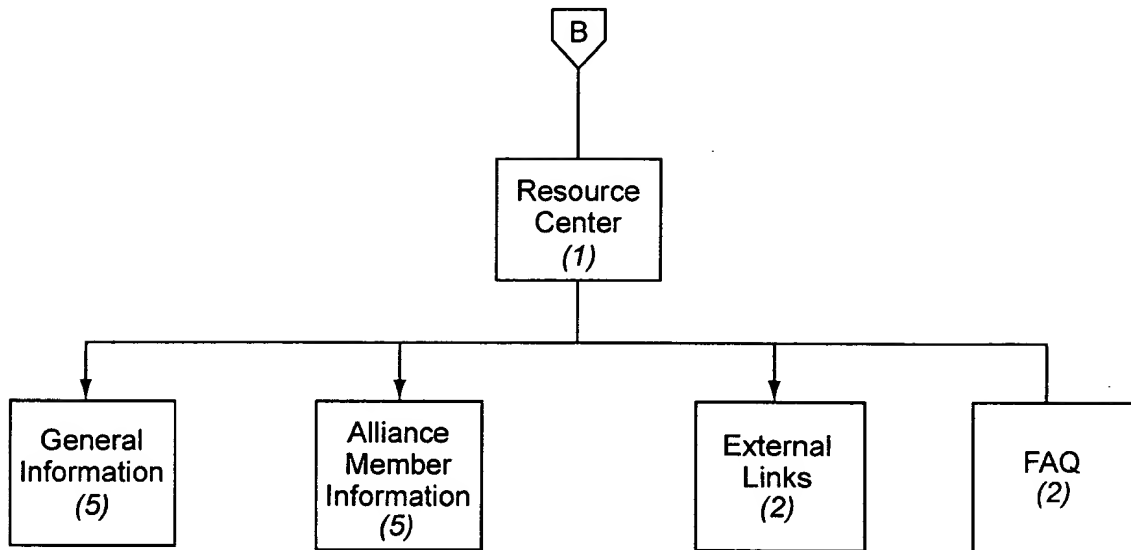


**Fig. 10A**

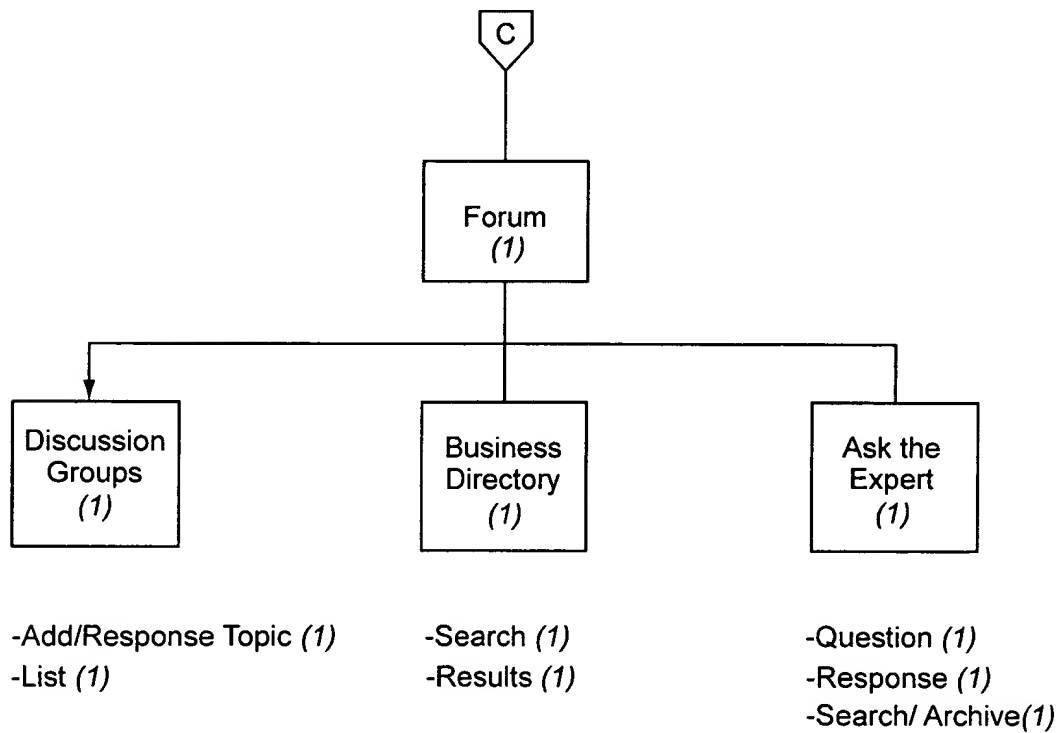
# Replacement Sheet



**Fig. 10B**

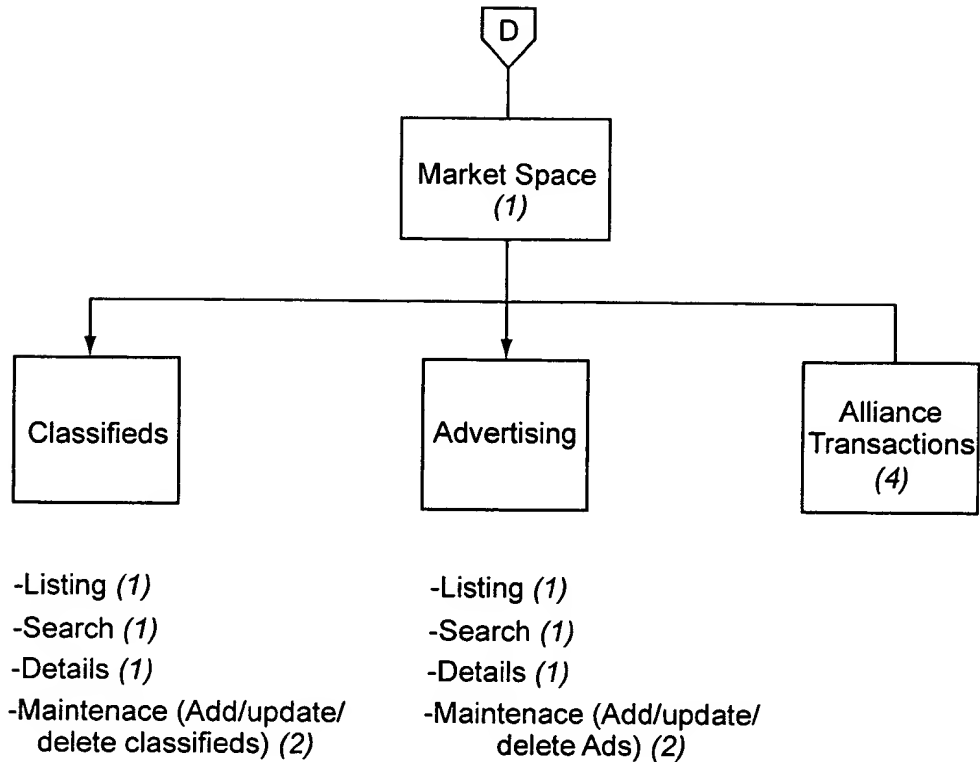


**Fig. 10C**

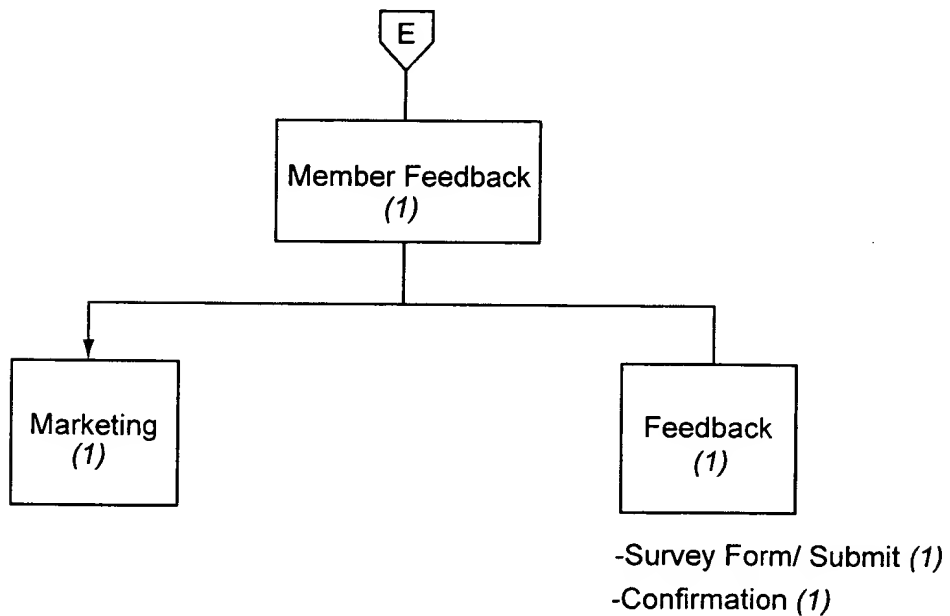


**Fig. 10D**

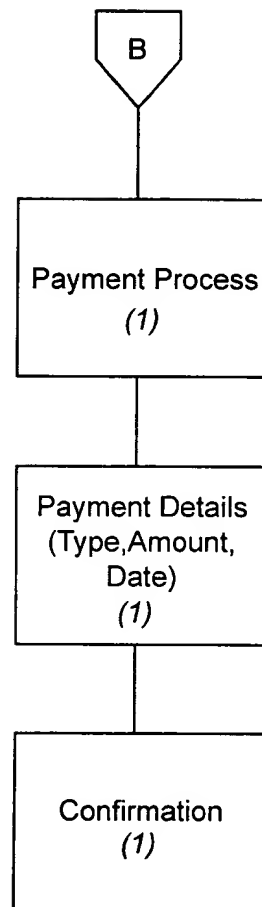
## Replacement Sheet



**Fig. 10E**



**Fig. 10F**



**Fig. 10G**

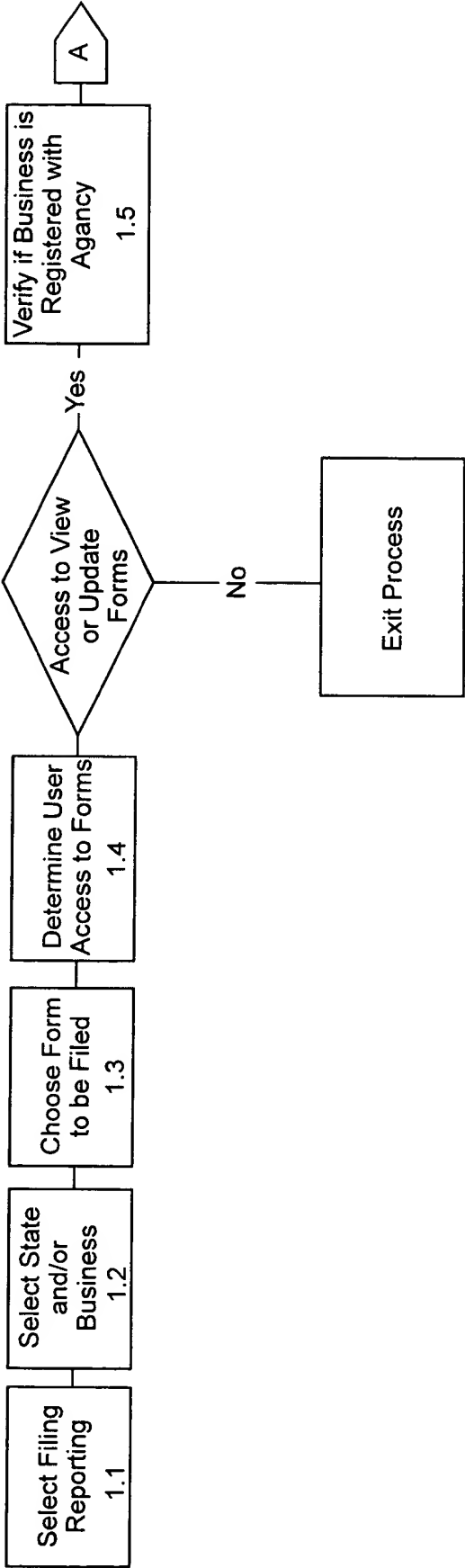


Fig. 11A

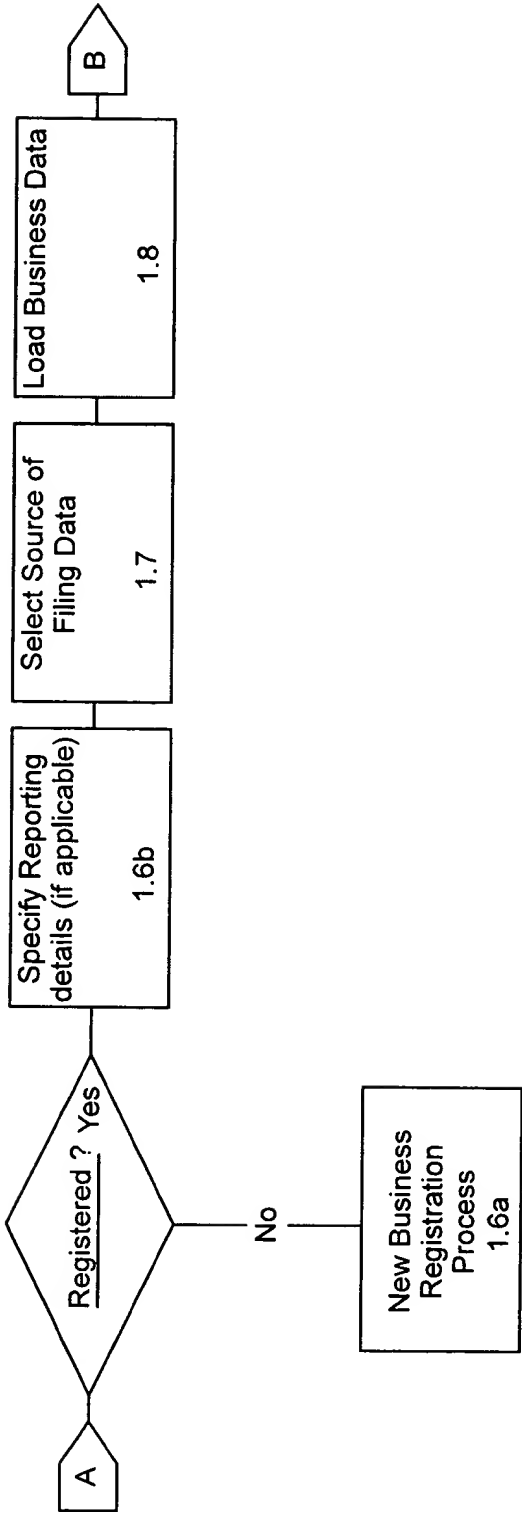
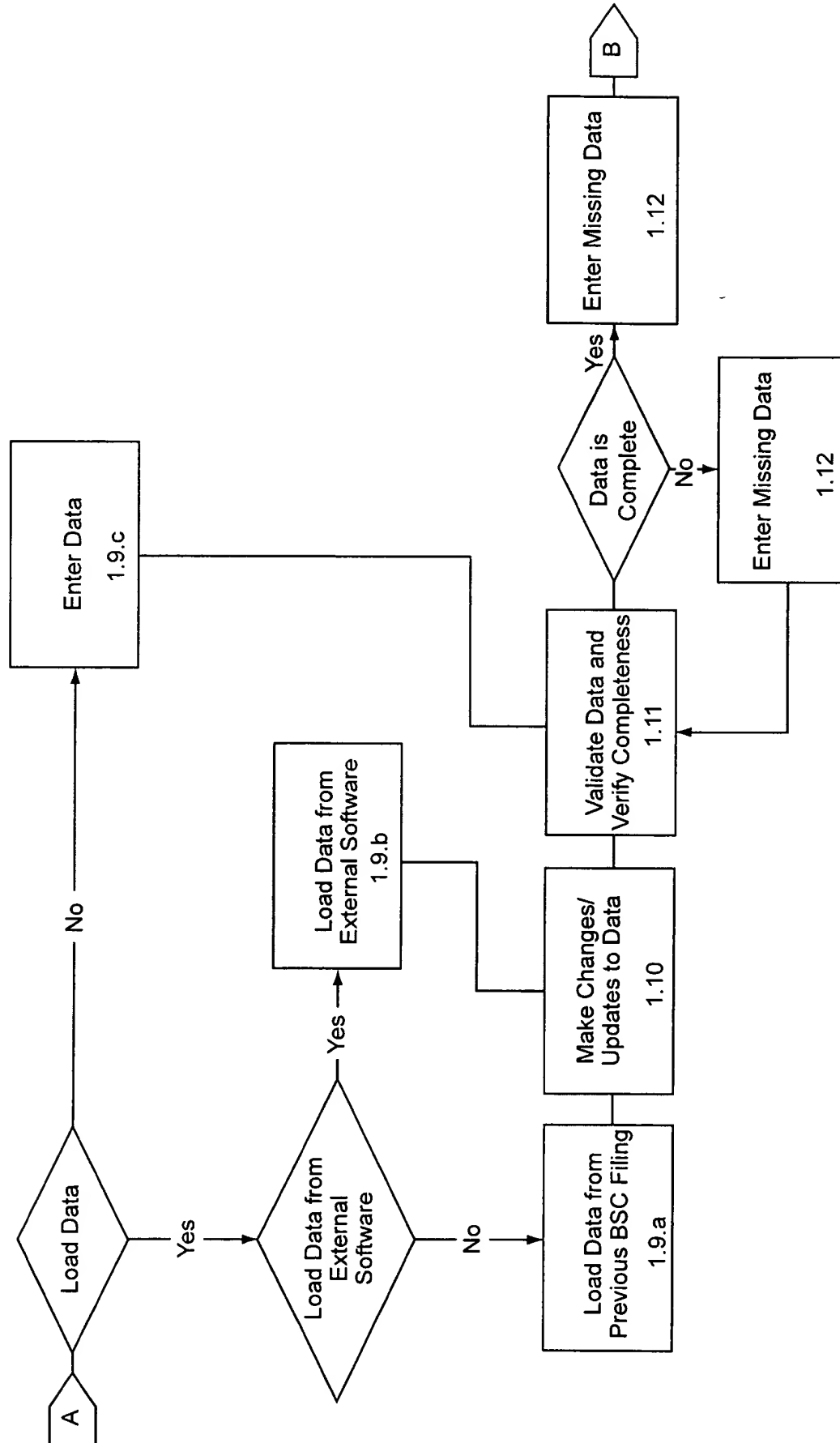


Fig. 11B





**Fig. 11C**

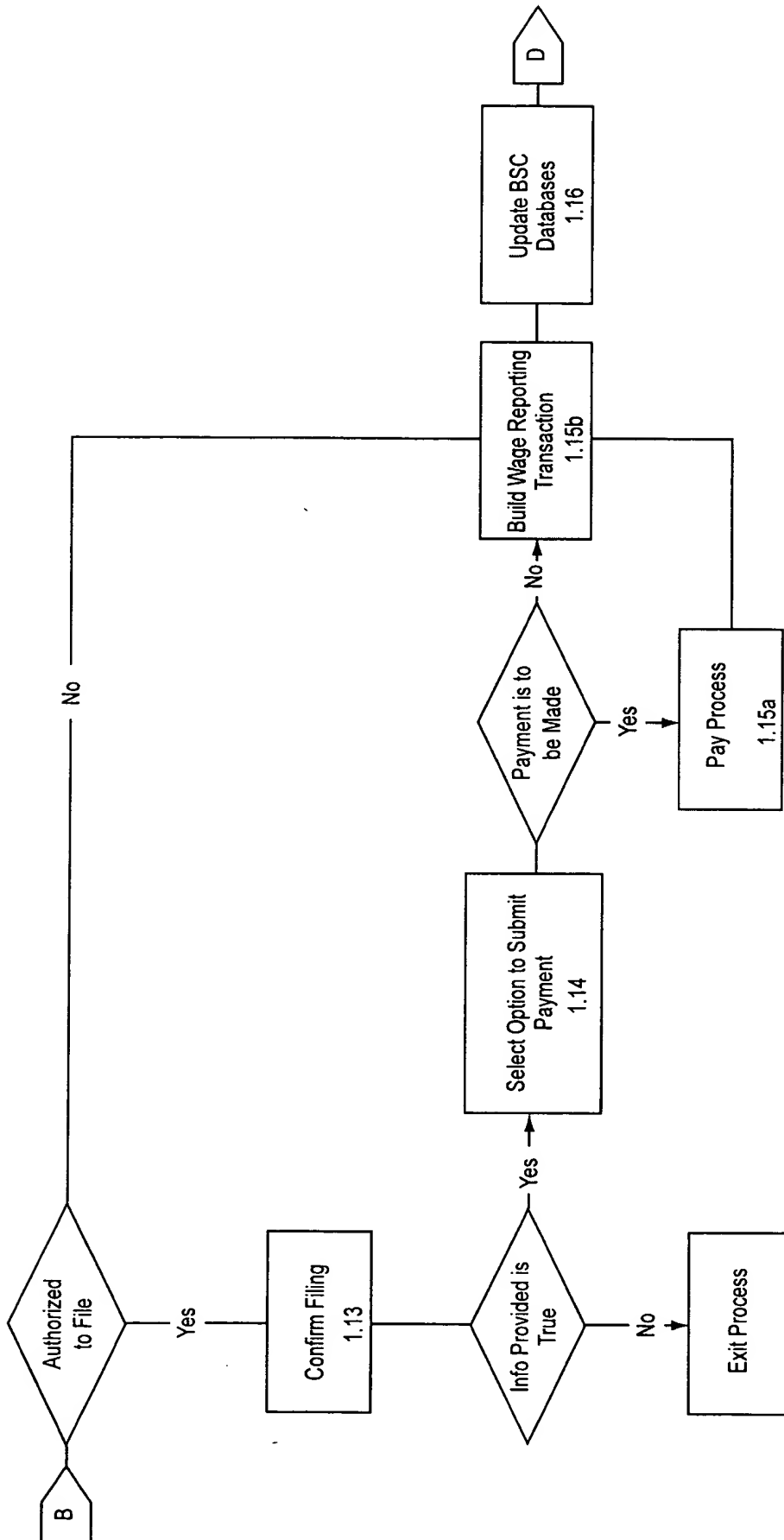
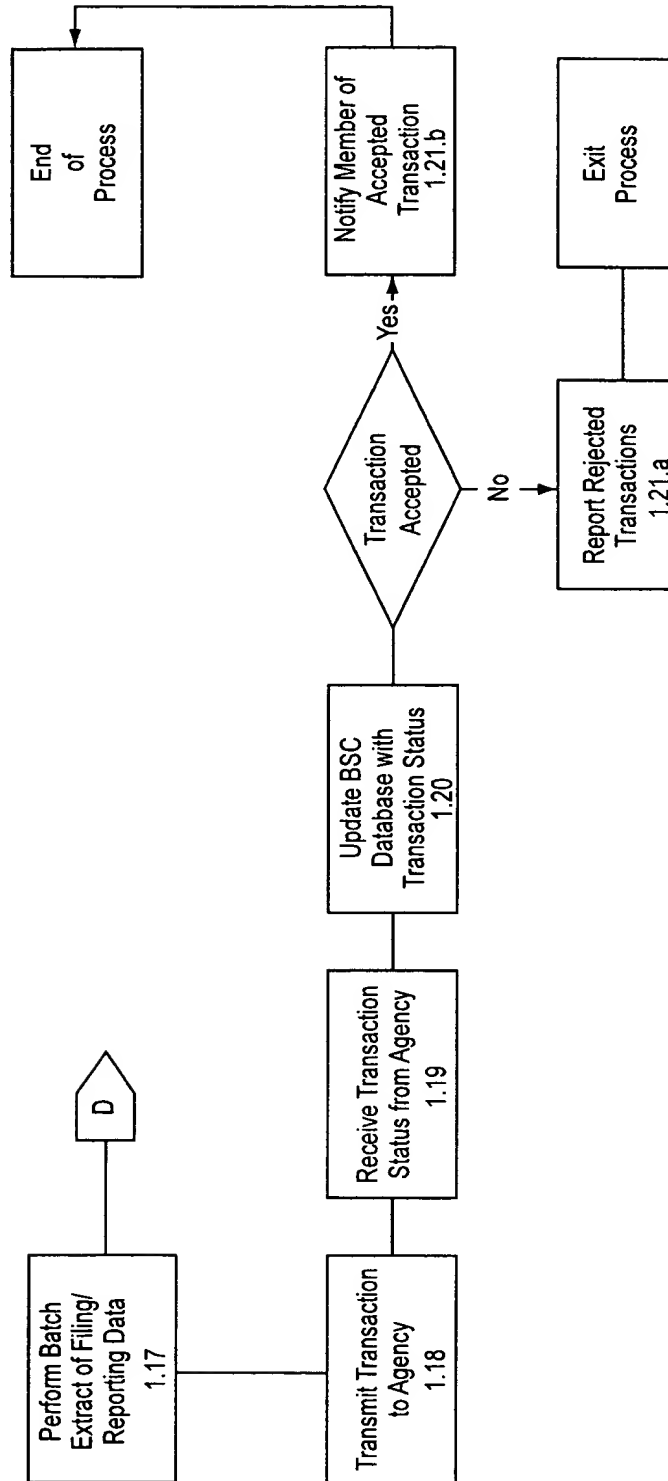


Fig. 11D

**Fig. 11E**